AMIR

Association of Microfinance Institutions in Rwanda

AMIR Quarter One Report

2025

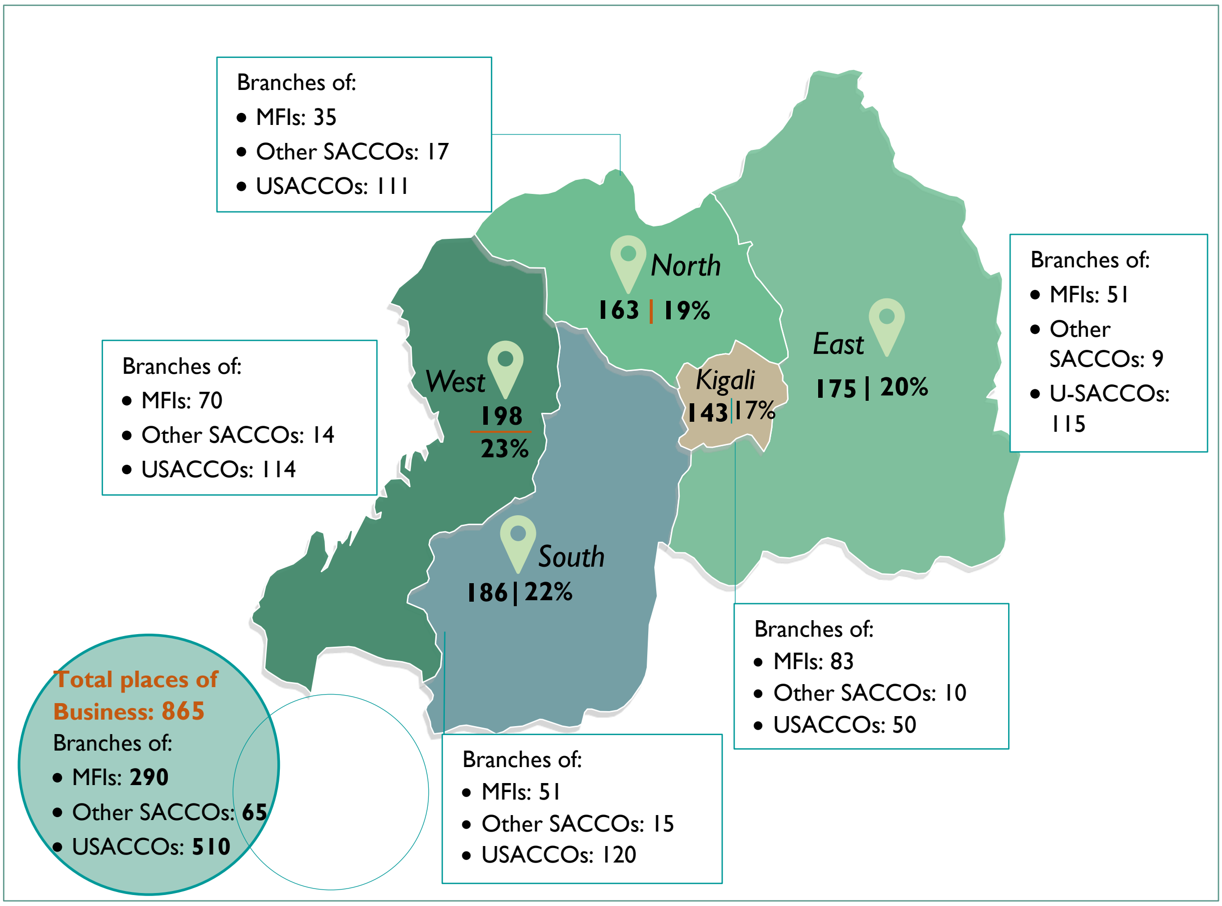
March 2025

Table of contents

Introduction

The Association of Microfinance Institutions in Rwanda (AMIR), is the national body representing all the microfinance institutions in Rwanda. The association was created in 2007 with 32 founding members. Today, AMIR represents 457 MFIs and SACCOs whith 23 Microfinance Limited Companies, 18 non-Umurenge SACCOs and 416 Umurenge SACCOs. the microfinance sector has 865 places of business meaning 457 head offices of the MFIs and SACCOs, and 408 branches or outlets). Western province is the leading region with 23% of total access points, followed by Southern province at 22% and Eastern province at 20%. The Northen province and City of Kigali account for 19% and 17%, respectively.

The distribution of MFIs and SACCOs across the country



The microfinance institutions (MFIs) and Credit and Saving Cooperatives (SACCOs) aim to empower individuals and businesses by providing access to credit and financial services, enabling them to improve their livelihoods and economic status.

The MFIs/SACCOs play a crucial role in promoting the financial inclusion (96%) in Rwanda with a particularity of reaching in rural areas and remote areas.

Mission

The mission of AMIR is to offer diversified services to microfinance institutions to enable them to work professionally and contribute to poverty reduction in a sustainable manner.

Main roles of AMIR

There are 5 key areas of interventions of AMIR described below:

- **Advocacy**: Addressing issues affecting our member institutions to promote a conducive operating environment.
- **Sector Professionalization**: Enhancing capacity-building efforts, institutional strengthening, and providing technical assistance.
- **Responsible and Inclusive Finance**: Promoting financial education and literacy, particularly targeting youth and women, and improving access to finance for underserved populations, including women, youth, people with disabilities, refugees, micro, small, and medium enterprises (MSMEs), and cooperatives.
- **Green Finance and Climate Resilience**: Encouraging eco-friendly financing solutions to adapt to climate change.
- **Performance Monitoring and Reporting**: Assessing sector performance and conducting research and surveys to inform policy.

Strategic goals from 2023 to 2027

AMIR support its members and the sector as a whole through the following goals which significantly drive the promotion of financial inclusion through microfinance sector.

Goal 1. Build the capacity of Rwandan microfinance sector actors.	**Goal 2.** Represent and coordinate the microfinance sector in Rwanda.	**Goal 3**. Increase the number of microfinance clients served responsibly in Rwanda.	**Goal 4.** Increase AMIR's organizational capacity and financial sustainability
1. Promote access to and the use of electronic MIS and new technologies uptake among MFIs. 2. Build the capacity of MFIs/SACCOs based on their needs. 3. Put in place a member-based refinancing mechanism (Microfinance Investment Trust Fund: MITF) within AMIR to increase members' capacity	1. Enhance knowledge generation and sharing of issues pertaining to inclusive financial services in Rwanda and establish Rwanda's microfinance sector information hub at AMIR. 2. Aadvocate for conducive environment and facilitate market engagement to promote microfinance activities in Rwanda.	1. Promote responsible finance in Rwanda through financial education, consumer protection, and climate resilience financing. 2. Scale up the use of the industry consumer grievance mechanisms.	1. Build AMIR's staff and governance organs members' capacity to fulfil their responsibilities to the highest professional standards. 2. Strengthen representation and coordination of microfinance sector activities in Rwanda.

Microfinance technology Summit

Hon. Minister Dr. Uzzielle Ndagijimana/MINECOFIN

***2023* -Theme:** *"Shaping the future of microfinance digitally."*

350 Participants from 18 countries.

62% 38%

***2024* - Theme:** *"Unlocking the future of financial inclusion through technology"*

220 Participants from 15 countries.

60% 40%

Mr. Innocent Bagamba Muhizi/ CEO/RISA

Implemented partnerships

AMIR and USAID Hinga Wunguke Partnership

The overall objective of the partnership between AMIR and USAID Hinga Wunguke is to increase the incomes of MSMEs, cooperatives and farmers through strengthening SACCOs and MFIs offering and lending capabilities to the agricultural sector. This was done through staff training and developing financial products and business models that addressed the needs of farmers, and MSMEs.

13 SACCOs supported with 2 Agricultural financial products and 11 agriculture value chain risk assessment tools as well as 68 staff trained (71% male and 29%).

Impact

22,775
Farmers accessed agricultural loans.

63% 37%

16,44,736,808 frw
Total value of loans disbursed to farmers.

68,325
Job opportunities created

AMIR and USAID Rwanda Orora Wihaze partnership

Target:

- 230 trained on small livestock value chain financing (poultry & piggery);
- 2 financial products developed in poultry and piggery value chain;
- Technical assistance to 31 institutions in small livestock value financing.

Impact

6,084 Farmers accessed loans from 31 MFIs and SACCOs.

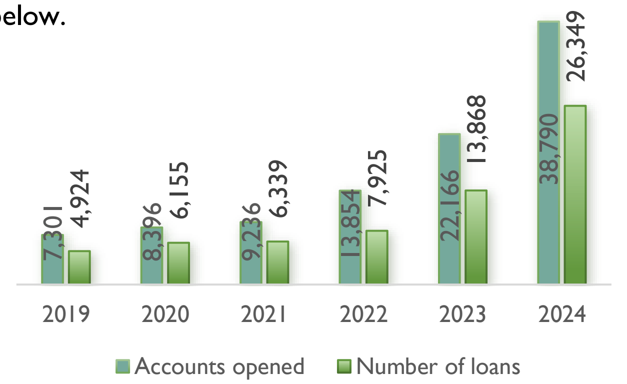
- Males: 52% and Females: 48%

586,650,000 frw
Total value of loans disbursed to farmers to finance poultry and piggery projects.

Reflection on previous impacts

Tinyuka Wigire Munyarwandakazi Product

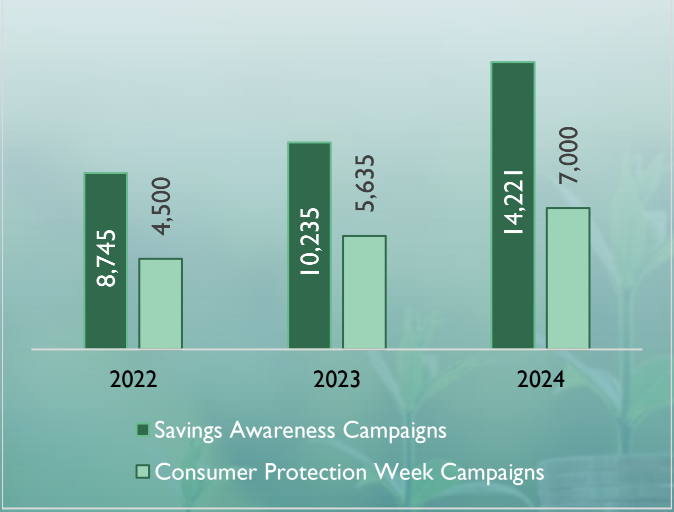
AMIR developed a product, Tinyuka Wigire Munyarwandakazi, aiming at boosting women's economic empowerment by providing services such as loans, savings and training that build economic agency and resilience for women, their households and communities. This product was used by 26 institutions and the number of women opened accounts and number of women received loans shown in the figure below.



Raise Awareness Campaigns

AMIR in collaboration with its members raises awareness campaigns on annual basis mainly the following:

- **The savings week awareness campaign** aimed at promoting the culture of savings.
- **The Consumer Protection Week Campaign** is a time to help people understand their consumer rights and avoid frauds and scams.



"Raising awareness about saving is crucial for individual financial well-being, enabling people to achieve long-term goals, build wealth, and prepare for unexpected expenses, ultimately leading to greater financial security and peace of mind."

Solar lending program - REF project funded by Frankfurt School of Management.

REF project has facilitated the access to electricity since and has proved a positive impact on a wide range of factors influencing communities from improved health, access to communication and information, better education facilities, economic prosperity and improved standard of living.

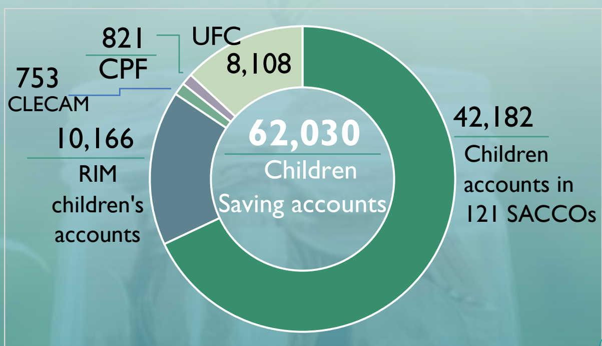
- Technical assistance to **96** SACCOs on solar lending program.
- **61** SACCOs signed Service level agreements with Solar companies.
- **6,929** solar loans have been provided.
- **873,048,534 Frw** solar loans amount have been disbursed.

Innovation for Education Fund for Rwanda

In 2019, AMIR sensitized financial education for children saving in MFIs and SACCOs. The opening of the saving account for a child was free of charge. The financial literacy module was introduced in schools to raise awareness. AMIR on-boarded 125 institutions to support children to save through their parents.

Impact

Children Savings Accounts opened



Savings on children's accounts

1,220,138,556 Frw

Children's savings from 125 financial institutions.

Implementation status of activities in Quarter 1, 2025

1. Organize stakeholders Engagement and Dialogues on available opportunities and solicit support for the MFI/SACCOS in promoting the products.

AMIR has organized and conducted a dialogue bringing together policy makers, financial service providers, development partners to discuss on **“Access to finance for all: opportunities, challenges and Strategies.”**

The meeting was attended by 92 people and took place at Marriot Hotel on 14th March 2025.

Pannel discussion was composed by Executive Director/AMIR, CEO/AFR, CEO/BDF and Manager/BRD

During the meeting different issues were raised and proposed the solutions for improvement and increase of access to finance mostly for marginalized people.

Advocacy Actions to Improve Access to finance for All

- Financial Literacy and Education
- Inclusive Financial Products
- Digital Financial Inclusion
- Affordable Credit and Risk Mitigation
- Gender and Disability-Inclusive Finance
- Strengthening MSME Financing
- Interest rate reduction in MFIs and SACCOs
- Strengthen Microfinance Institutions capacities
- Advocacy for Addressing Cybersecurity Risks

Note

Financial access is not merely a privilege but a necessity for economic progress and social empowerment.
By ensuring that everyone, regardless of income level, group or geographic location; has access to financial services, societies can promote sustainable development, reduce inequality, and create resilient economies.

2. Advocacy meetings

Summary of Executive Director's Engagement with Policymakers and Stakeholders

- On February 21, 2025, AMIR's Executive Director, Mr. Jackson Kwikiriza, visited CHANCEN International Rwanda and met with Ross T. Nathan, the Executive Director and Group COO. The discussion focused on potential collaboration aimed at helping staff from MFIs & SACCOs gain professional certifications such as CPA, ACCA, CAT, CIA, CRMA, and CMP. This initiative is intended to enhance expertise within Rwanda's microfinance sector and drive future growth by fostering a highly skilled workforce.

- Additionally, Mr. Kwikiriza met with Mrs. Grace Ingabire, CEO of the Rwanda Internet Community and Technology Alliance (RICTA), to explore collaboration in supporting AMIR members in adopting digital tools. The focus was on integrating .RW domains, banking applications, and professional email services to improve the sector's digital infrastructure.

- Mr. Kwikiriza met with representatives from the United Nations Capital Development Fund (UNCDF), where they discussed the microfinance policy and regulatory environment, with an emphasis on digital finance. The meeting explored future collaboration on policy frameworks, enhancing digital finance opportunities, and the upcoming Microfinance Liquidity Fund (MLF).

- Furthermore, the Executive Director also hosted a delegation from Malawi's finance sector for a 5-day learning visit. The delegation was exploring Rwanda's SACCO model and its success in promoting financial inclusion.

These engagements reflect AMIR's ongoing efforts to enhance the microfinance sector in Rwanda through collaboration with local, regional, and international stakeholders, with a focus on professional development, digital transformation, and financial inclusion.

3. Consumer week campaign

Rwanda expands Consumer Rights Day into month-long drive for green, clean environment. Rwanda joined the global community in reaffirming its commitment to consumer rights and environmental sustainability as the world marked World Consumer Rights Day (WCRD).

AMIR in collaboration with RICA, REMA, ADECOR, and other partners conducted consumer rights campaign in 4 districts in this month of March 2025.

Under the theme "Driving consumer action: Safeguarding a green and clean environment," Rwanda emphasises the importance of responsible consumer behaviour in preserving the environment.

Rather than limiting the celebration to a single day, March 15, Rwanda has designated March 2025 as Consumer Month. Throughout this period, various initiatives will raise awareness and promote sustainable consumer habits.

Through the SERVE Project funded by MasterCard Foundation and partnering with different microfinance institutions, AMIR conducted sensitization sessions, to educate farmers and other consumers on their financial rights, while also drawing attention to the link between agriculture, environmental protection, and sustainability".

4. Advocacy to include tomato value chain into insurance scheme

AMIR had advocated for farmers to include the tomato value chain in the insurance scheme. In March 2025, AMIR and RADIANT YACU conducted a 5-days field visit to collect data on the tomato insurance product across 8 districts as part of the SERVE Project. The engagement during the field visit was very interactive.

The RADIANT team will compile a report that consolidated all the findings related to the tomato insurance product for further decision on providing the insurance for tomato value chain.

The SERVE participants expressed their appreciation to AMIR for partnering with RADIANT on the tomato insurance initiative. SERVE participants shared that they had been hesitant to use insurance in the past due to a lack of sufficient information.

The RADIANT team concluded by thanking AMIR for their collaboration in providing SERVE participants youth with the opportunity to access tomato insurance.

When the tomato insurance product will be available, it will be good news for farmers as well as a success for both AMIR and the SERVE Project.

5. **Lauch of AMIR Book**

AMIR has developed a book covering the information, products and services of microfinance institutions and development partners. The launch of the book took place on 14th March 2025 at Marriot hotel.

Photo: Launch of the AMIR book

6. **TV Show on RBA: Equality in accessing financial services**

AMIR represented by the Executive Director of AMIR, Jackson Kwikiriza and AMIR BoD Secretary and CEO of CPF INEZA, Chantal Uwamariya participated in the TV show on RBA to discuss the roles of microfinance sector in equality between women and men in accessing financial services.

7. Pilot of agriculture financial products

a. Meeting with 40 SACCO/MFIs

On 7th March 2025, at St Famille Hotel, AMIR conducted a meeting with 40 SACCO/MFIs on the pilot implementation of the newly agriculture products developed under SERVE project. The meeting was attended also by the consortium members attended: CARE (SERVE project Manager, Financial inclusion TA, Quality assurance advisor, Agriculture technical advisor) and DA (SERVE project coordinator).

In his remarks, the SERVE Project manager emphasized on the expectations from these agriculture products towards the job creation for youth in chili, tomato, green beans, poultry though access to finance within is aligned with NST2. We discussed on the products and made an action plan for each SACCO/MFIs for piloting the products to SERVE Project SMEs in different value chain (chilli, tomato, green beans and poultry).

The next steps include:

- Awareness raising for youth, BDSPs, FPs, and VAs to start next week across 10 districts under SERVE Project

- AMIR /SERVE Project staff to prepare a reporting template which will be shared to SACCO/MFIs for reporting progress report about agri-products piloting (April_30, June_30, Sept_30)

- Evaluation of agriculture products piloting (Dec_2025)

b. **Awareness with youth MSMEs on product piloting**

AMIR conducted a five-day field visit to raise awareness of the newly developed financial products for SERVE. We met with representatives from MSEs, BDSPs, VAs, and FPs. The meeting was interactive, allowing time for questions about SERVE and receiving advice.

The SACCO manager will work on a roadmap to visit SERVE participants and youth groups in all the sector's cells for mobilization and will share updates through the WhatsApp group created for this purpose.

The participants expressed interest in the products and committed to sharing the information with other SERVE participants to promote uptake and usage.

Photo: Meeting with MSEs, BDSPs, VAs, and FPs

8. Training of Growth Guides

Kataza program through African Management Institute (AMI) has recruited growth guides who will support MSMEs in business development and linked them to MFIs and SACCOs. AMIR trained the growth guides on the new product developed and explained available opportunities in SACCOs and MFIs to ensure their have enough skill to support youth in their respective district.

The table below shows the number of participants in this training.

Site	GGs	Managers	Total
RUSIZI	28	3	31
HUYE	61	4	65
MUSANZE	70	6	76
KAYONZA	53	10	63
Total	**212**	**23**	**235**

The training was attended by 212 growth guides and 23 Managers making the total of 235 participants.

9. Meeting with village agents

AMIR organized a meeting with Village Agents from 14 districts to discuss on the financial product under Kataza program and available opportunities in SACCOs and MFIs in order to share information with VSLA members to bridge the gap of access to financial information.

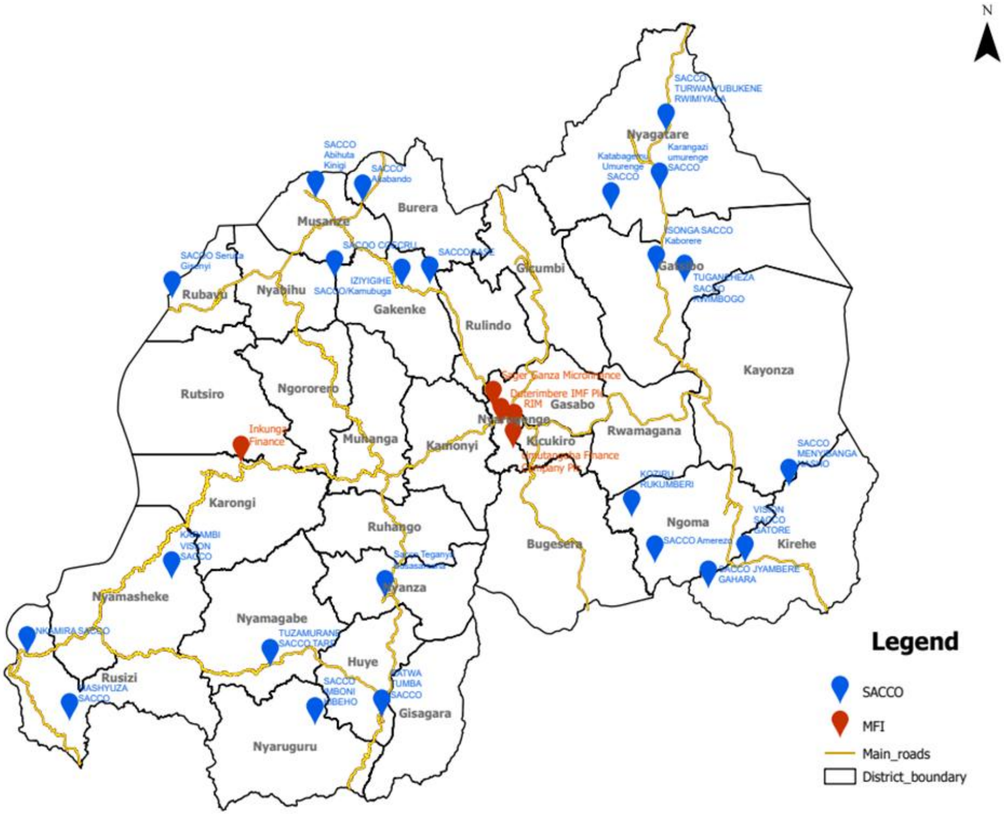
The meetings were attended by 172 village agents where 35 of them were men and 138 were women.

Meeting site	Male	Female	Total
La class hotel/Rusizi	2	19	21
CASSA Hotel/Huye	6	28	34
East gate Hotel/Ngoma	6	21	27
Diplomate Hotel/Nyagatare	6	19	25
Hill Top View Hotel/Rubavu	4	26	30
Snow hotel/Musanze	11	25	35
Total	**35**	**138**	**172**

10. Product for Kataza program

AMIR has developed the financial product for Kataza program and approved by BRD as the led of the consortium members. Kataza Rubyiruko targets individual or a group of youth predominantly women actors in agriculture (production of cereals, roots and tubes, and horticulture; inputs supply; processing; and commercialization including aggregators/post-harvest), Hospitality and Tourism. This product will contrite to the improvement of productivity of smallholder farmers and entrepreneurs in T&H in Rwanda.

The targeted areas are 15 districts namely Nyagatare, Gatsibo, Kirehe, Ngoma, Gakenke, Musanze, Burera, Nyabihu, Rubavu, Nyamasheke, Rusizi, Nyamagabe, Nyaruguru, Huye, Nyanza as illustrated in the map below.



11. Awareness on product

In the line of massive awareness campaigns on the product under kataza program, AMIR has raised awareness at financial institutions level and administrative sector to ensure local government engagement. It is in this regards that AMIR held meetings with Managers, loan officers and BoD members to discuss on the product features for the readiness of massive awareness. The meetings were attended by 55 participants and visited sectors and SACCOs/MFIs to discuss on the awareness.

12. Meeting with Rwanda Green Fund

In line of resource mobilization and advocacy for its members, AMIR conducted a meeting with Rwanda Green Fund to explore the areas of collaboration in providing loan facility to increase green economy. The discussions that will lead to partnership agreement are ongoing. Here below are the proposed roles for each institution:

a. Anticipated roles of Rwanda Green Fund

The Rwanda Green Fund is a groundbreaking environment and climate change investment fund with the mission to mobilize, invest and catalyse green finance in Rwanda. To unlock the power of green finance through microfinance sector in Rwanda to achieve sustainable development, the Rwanda Green Fund's roles are as follows:

- Resource mobilization for green microfinance;
- To provide financial support (credit line) to the MFIs and SACCOs for funding environment and climate projects in the fight against environment and climate change and its impact;
- To provide technical support to ensure effective financing of environment and climate projects through MFIs and SACCOs.

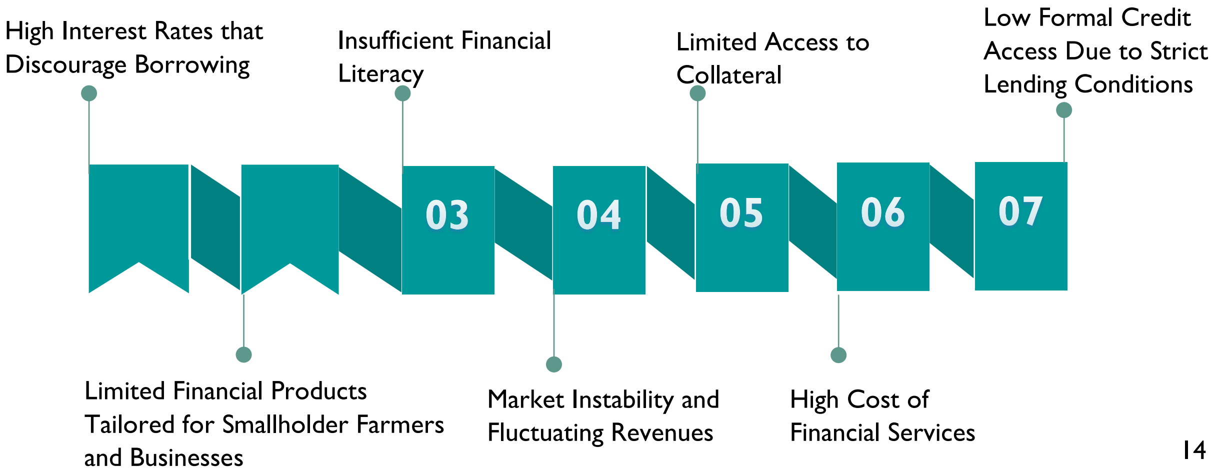
b. Anticipated roles of AMIR

In line of increasing access to and use of financial services through green microfinance program, the following at key roles of AMIR:

- On-boarding MFIs and SACCOs to significantly contribute to climate change mitigation.
- Capacity strengthening: To strengthen the capacity of MFIs and SACCOs and expand their role in climate financing. To building the capacity of enterprises and cooperatives in agriculture, energy and transport sectors to start and grow their business projects by ensure climate change mitigation. Too enhance the capacity of the existing network of Business Development Advisers (BDAs) and farmer promotors who are responsible to support local initiatives by linking them with funding from the project and other sources, as well as by providing to them post-finance support (marketing, assisting in bookkeeping).
- Financial product development: AMIR develop the financial products tailored to the needs of the clients to support the MFIs and SACCOs to become climate finance ready, enabling them to offer climate-sensitive and resilient financial services to smallholder farmers.
- Private sector mapping, outreach, and engagement in climate-responsive businesses.
- Linkage of private businesses to microfinance institutions and saving and credit cooperatives for loans as blended finance that can play an important role in synergising public and private capital for climate mitigation and adaptation.
- Raise awareness campaign to market climate responsive financial products and services and ensure that individuals and communities make a significant difference in combating environmental challenges.
- Monitoring and evaluation of activities implementation and impact.

Main challenges in the microfinance sector

The microfinance providers encountered with challenges that affect the access to finance such as



Detailed Implementation Status of activities in Quarter 1, 2025

S/N	Goals/Specific Objectives/Activities	Indicators	Q1	Achievements	%	Comments
	Goal 1: Build the capacity of Rwandan microfinance sector actors				**52%**	
	SO1.1: Promote access to and the use of electronic MIS and new technologies uptake among MFIs				**70%**	
1	Develop the management information system (MIS) for AMIR to strengthen coordination mechanisms of microfinance institutions.	MIS developed	1	The Business requirement Document (BRD) and feasibility study were conducted. The developer was hired and delivered the inception report; the developer is currently working on Software Specifications Requirements Document (SRS) and System Design Document (SDD). 26 Managers attended an engagement of SACCOs/MFIs workshop in the implementation of MIS.	20%	AMIR is hiring a quality assurance person who will contribute to the effectiveness of the MIS.
2	Hire a FinTech company to develop digital agriculture financing products, informed by the financial needs assessment (Prototyping), including platforms for agric info etc	# FIs with digital products developed	2	Vision fund has developed the digital solution: M Hano and loan origination. the training of staff will take place in April 2025, the solutions are expected to be operation on the market in May 2025.	90%	
3	Develop and host infrastructure solutions for fintech solutions	# users	2	Vision fund is hosting the developed solutions	100 %	
	SO1.2: Build the capacity of MFIs/SACCOs based on their needs				**33%**	
4	Identify and train the potential users of the agriculture financial product during the pilot phase	# potential users trained	320	Not yet done	-	The delay of approval of year 3 budget is the main constraint of the not implementing the activity

5	Training of staff on usage of developed solutions and the presentation of technics to targets customers for easy adoption.	# staffs	40	Not yet done	-	The delay of approval of year 3 budget is the main constraint of the not implementing the activity
6	Training of growth guide on financial products together with MFI/SACCOS	Number of growth guide	240	246 growth guides (Rusizi & Nyamasheke: 31; Huye: 65; Musanze: 76; and Kayonza: 74) were trained on product and linked to MFIs and SACCOs	100 %	Completed
7	ToT to SACCOs for financial literacy for farmers and innovative SACCOs-led BDS model design	SACCO staff	65	Not yet done	-	Suspension of USAID affected this activity
8	Training of SACCO staff and BoD members on developed products	SACCO staff and BoD members	36	62 SACCOs staff were developed financial products	100 %	
9	Validation Workshop in Kigali: Validate & disseminate information on the new financial products; risk assessment tools & BDS model	Participants	100	Not yet done	-	Suspension of USAID affected this activity
	Goal 2: Represent and coordinate the microfinance sector in Rwanda				**61%**	
	SO2. 1: Enhance knowledge generation and sharing of issues pertaining to inclusive financial services in Rwanda and establish Rwanda's microfinance sector information hub at AMIR.				**59%**	
10	Develop partnerships with insurers and their sensitization into insuring target products	# of partnership established	2	Not yet done	0%	This activity waits the availability of tomato insurance product which is under development
11	Roll out-Train consortium members (project staff) on the agriculture financial products	# of staff	40	A meeting with 40 Managers for Piloting planning was conducted in Kigali. AMIR raised awareness for 300 youth participants for engagement in piloting phase.	60%	The piloting phase is expected to complete in December 2025
12	Consultation meetings with BDF, ACELI Africa, FAGAS, BRD, Fis (AMIR members in 10 districts/ representatives), and secure MOUs	# MOUs signed	3	Not yet done	0%	This activity waits the availability of tomato insurance product which is under development

13	Organize semi-annual review meetings with FSPs and MSEs owners	# meetings & Report is available	1	960 youth participants of SERVE project attended the review meetings.	100 %	
14	Organize stakeholders Engagement and Dialogues on available opportunities and solicit support for the MFI/saccos in promoting the products	Number of participants	100	A meeting held at Mariot Hotel on 14th March 2025, and attended by 92 people. the meeting discussed on access to finance for all: opportunities, challenges and solutions.	92%	
15	Share information with stakeholders through e-newsletter; publications, Instagram, LinkedIn, Facebook, X, Threads and Friker	new information posted on monthly basis	3 months	ongoing activities where regularly shared through AMIR platforms.	100 %	
	SO2.2: Advocate for conducive environment and facilitate market engagement to promote microfinance activities in Rwanda				**64%**	
16	Advocate for the support of MFIs and SACCOs in the implementation of interventions related to green finance and climate adaptability initiatives.	partnership established	1	A meeting with Rwanda Green Fund was conducted, both AMIR and RGF agreed to start with electric motorcycle loan facility and a document with possible activity was developed and shared for resource mobilization.	100 %	
17	Organize quarterly Deans' meetings	# of Deans' meetings.	1	21 Deans were attended the meeting on 14th March 2025. the discussion focused on increasing access to finance for all.	100 %	
18	Organize CEO breakfast meeting	# of meetings	1	Not done	-	Budget constraint
19	Engage continuously with policymakers and other key stakeholders through formal and informal meetings	# of meeting/ MoUs	2	Meeting with the United Nations Capital Development Fund (UNCDF), and a meeting with RICTA, as well as other different meetings were held to ensure advocacy for microfinance sector.	100 %	

20	AMIR identify and advocate for sector related matters	# of issues advocated	2	Some of the issues identified includes: **1.** High cost of liquidity for microfinance institutions; **2.** Delay in loan collateral registration in RDB which delays loan processes.	100 %	
21	Member outreach	Number institutions visited	25	50 SACCOs and MFIs were visited during consumer week and visits under Kataza program.	50%	
22	Assess the liquidity capability of MFIs and SACCOs in collaboration with BRD and consortium members	Assessment	X	Not done because it depends on disbursement of liquidity facility from BRD.	0%	This activity was shifted in year 2 of Kataza program
	Goal 3: Increase the number of microfinance clients served responsibly in Rwanda				**30%**	
	SO3.1: Promote responsible finance in Rwanda through financial education and consumer protection				**30%**	
23	Develop new finanical products for MFIs and SACCOs	Number of products under Kataza	3	Three products were developed and upon the request from BRD they were merged into on product for youth MSMEs named: "Kataza Rubyiruko Product"	100 %	
24	Support MFI /SACCOs to roll out the customized products to MSMEs.	Number of participants in the meetings	280 0	Since BRD is still working on the preparation of fund disbursement in the FIs which will be sone simultaneously with the product launch, this activity was shifted in year 2 of Kataza program. However, AMIR raise awareness at institutions level where the meetings were attended by 55 staff and BoD members.	2%	
25	Assist MFIs/SACCOs to review internal policies and procedures to be aligned with the developed financial products.	Number of policies	56	Not yet done	0%	Since the product for Kataza was approved in March 2025, this activity will be done in the year 2 starting from April 2025.
26	Support MFIs/SACCOs to put in place agriculture loan analysis tools.	Number of tools developed	5	Not yet done	0%	

27	Support MFIs/SACCOs to conduct awareness on the available financial products and opportunities to increase the uptake and usage of financial services among youth and young women.	Number of participants	2800	The concept note was developed and approved; the communication materials were developed. AMIR and BRD agreed on the plan. It is expected to start from 15th of April 2025.	50%	This awareness was aligned with the timeline of loan facility disbursement to FIs to ensure the mobilization take place in the areas where the fund will be allocated.
28	Support MFI/SACCO to develop outreach and awareness plans and join them in executing the plan	Number of plans	28	23 institutions have submitted their plan for outreach awareness under kataza program.	82%	
29	Development of various tools like manuals, guidelines, fliers for developed digital solutions	# tools developped	2,000	Not yet done	0%	The delay of approval of year 3 budget is the main constraint of the not implementing the activity
	Goal 3: Increase the number of microfinance clients served responsibly in Rwanda				**48%**	
	SO3.1: Promote responsible finance in Rwanda through financial education and consumer protection				**48%**	
30	Develop agriculture financial products communication materials (flyers, banner, kepts)	# materials	2,000	Not yet done	0%	The delay of approval of year 3 budget is the main constraint of the not implementing the activity
31	Leverage annual JADF partners expos to market agriculture based financial products (FSPs) and MSEs businesses	# of FIs supported	5	Not yet done	0%	The delay of approval of year 3 budget is the main constraint of the not implementing the activity
32	Support and participate in the annual financial services consumer week	Number of participants	5,000	841 participants where 521 Female, 320 Male in 4 districts (Rulindo, Nyabihu, Kirehe, Kayonza)	17%	The awareness focused only for youth participants in the SERVE project while it was planned to have open campaigns. So, the budget covered only 4 districts.
33	In collaboration with MFI/Saccos Organize meetings with youth and women associations, farmers cooperatives and district cooperative officers to promote responsible lending for farmers and MSMEs in tourism and hospitality.	Number of youth	plan	172 Village Agents participated in the meeting the product under Kataza and understand the available opportunities in MFIs and SACCOs	100%	The village agents will be training VSLA members to ensure more people have access to financial information.

34	Technical assistance to MFIs/SACCOs to facilate access to finance for youth and women involved in agriculture, tourism and hospitality.	Number of MSMEs opened accounts	1000	50 youth opened accounts in SACCOs	5%	The disbursement to FIs is not yet done that is why youth are not yet joining the FIs.
		Number of MSMEs accessed loans	2313	The disbursement of loan facility is not yet done.	0%	
		Total value of loan disbursed	1.4 M USD			
		Number of jobs created	6938			
	Goal 4: Increase AMIR's organizational capacity and financial sustainability				**50%**	
	SO4.1: Build AMIR's staff and governance organs members' capacity to fulfil their responsibilities to the highest professional standards				**80%**	
35	Training of staff in the project on insurance schemes	# of staffs	20	Not yet done	-	The delay of approval of year 3 budget is the main constraint of the not implementing the activity
36	ToT of AMIR staff on product development	# of staff trained	14	8 staff were trained for 3 days on product development at Fatima Hotel from 11th to 14th February 2025/	100 %	
37	Develop annual procurement plan	procurement plan	1	A procurement plan for 2025 was developed	100 %	
38	Establish the pre-qualified list of suppliers (Including framework contracts: 2Hotels in Kigali, 1Hotel in each province)	List	1	Framework contracts were offered to 17 hotels in 15 districts and City of Kigali	100 %	
39	Establish online document management system	system	1	Shared folder was created through outlook for online documents filling and accessible for all staff.	100 %	

	SO4.2: Strengthen representation and coordination of microfinance sector activities in Rwanda				**21%**	
40	Work with BRD to recruit SACCOs credit and recovery officers for the selected saccos under this program.	Number of staff	28	Kataza Steering committee recommended to transfer the budget for this activity to AMIR. The process is ongoing.	10%	This activity was shifted in year 2 of Kataza program
41	Collect membership fees	% of recovery	85 %	72 out 450 members have paid their contributions. That is, 51 SACCOs, 16 Plcs and 5 Other SACCOs.	16%	The recovery was done by AMIR
42	Identify new income streams and develop strategies to tap into them (e.g. organizing events, high-level quality trainings, etc.)	% of annual budget mobilized	8%	A meeting with Rwanda Green Fund was conducted, both AMIR and RGF agreed to start with electric motorcycle loan facility and a document with possible activity was developed and shared for resource mobilization.	100 %	AMIR is making follow up for partnership agreement
43	Recruit new members to increase membership based-fees	% of market penetration	100 %	Not done	0%	
44	Shared staff recruitment for SACCOs	# SACCOs supported	30	3 out of 5 planned institutions were support in the recruitment of 3 staff	60%	This activity is done upon the request of FIs.
45	Develop AMIR resource mobilization strategy	Strategy in place	1	This activity will be done in the second quarter using the budget from Kataza program starting from April	0%	Budget constraint
46	Review of AMIR strategic plan to accommodate green finance aspects and be gender sensitive	strategy revised	1	This activity will be done in the second quarter using the budget from Kataza program starting from April	0%	Budget constraint
47	Organize microfinance tournament in Rwanda	Number of matches organized	5	Not done	0%	Budget constraints
48	Follow up on uptake of financial products and services through MFIs and SACCOs	# of accounts opened	100	40 institutions onboarded in SERVE project are not yet providing loans to youth participants; Mobilization awareness on the products for youth and FIs and agreed that FIs continue	0%	Enhancing regular monitoring activities to ensure that youth have opened accounts and accessed loans which will inform the impact
		# of loans offered	10			

				mobilization and report to AMIR on the uptake of the products.		of 40 FIs in the implementation of SERVE project.
		Value of loans offered (Frw)	5,000,000			
		# of loans provided through digital solutions	100			
	Overall achievements				**48%**	

The main challenge is the delay of the approval of SERVE budget and the suspension of USADI Hinga Wunguke which has many activities planned in quarter 1 but not done.